LEVELING THE FIELD

What I learned from for-profit education

By Christopher R. Beha

It was the second week of UNIV 101: University of Phoenix New Student Orientation, and Dr. U. was talking about goals.

"What is *goals*?" she asked in her melodious Polish accent. There were four of us in UNIV 101, me and Ty and Rob and Junior, and no one seemed quite sure what to make of the question. Thus far there had been little evidence of Socratic irony or indirection holding a prominent place in the pedagogical toolkit here at Phoenix, so if Dr. U. was asking what is goals? then the answer was almost certainly somewhere in the reading. Shuffling through the printouts in front of me, I saw it written at the top of a page: "Simply stated, goals are outcomes an individual wants to achieve in a stated period of time." By then, Ty's hand was already up.

"Goals," he told Dr. U., "are when you have something you want to accomplish in the future."

Before coming to Phoenix, Ty took classes at Hudson Community, just on the other side of Interstate 78 from our classroom in Jersey City, but he didn't like the atmosphere much, he had told us all the week before, in part because people weren't thinking enough about

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Untitled, by Marc Desgrandchamps. Courtesy Zürcher Studio, New York City

what they wanted to accomplish in the future. He spoke with a Phoenix recruiter, and now he was trying the place out.

"And what kind of goals should we have?" Dr. U. asked hopefully.

Dr. U.'s full name is Ewa Usowicz, but everyone called her Dr. U. She earned her doctorate in management from Phoenix after growing up in Communist Poland. Behind the Iron Curtain, Dr. U. had experienced an authoritarian style of education, and she preferred Phoenix's student-centered approach.

Phoenix doesn't have professors; Dr. U. is a "facilitator." She is tall and pretty and wears her blond hair in a short and severe cut that makes one suspect she wouldn't make such a bad authoritarian herself, though she does her best to exude the encouraging openness that is apparently required of all facilitators.

"Smart," Dr. U. said when no one answered her question. "We want to have *smart* goals." Which seemed fair enough. "And what is *smart*?"

This turned out to be another seemingly abstract question whose answer was right there in the reading: SMART goals are Specific, Measurable, Attainable, Realistic, and Timely. It was unclear what beyond the mnemonic demands of the acronym distinguished "attainable" from "realistic," so we more or less skipped the latter as we ran through the list. From there, our taxonomy continued to long-term versus short-term goals, personal versus professional. Dr. U. asked whether anyone wished to share a goal.

"My goal," Rob said, "is to pass this orientation so I can start taking classes for real."

Rob, too, studied briefly at Hudson, before Ty referred him to the Phoenix recruiter.

"And is that a short-term goal or a long-term goal?" Dr. U. asked.

Rob considered this.

"If I don't pass it's gonna be a short-term goal."

Phoenix is the largest for-profit educator in the United States, and the country's second-largest university system of any kind, behind the State University of New York. Founded thirty-five years ago by a former San José State University humanities professor named John Sperling, the company went public in 1994. Now ninety, Sperling still sits on the company's board, but occupies himself with other causes, such as drug legalization and immortality. He reportedly spent $20 million trying to clone his girlfriend's dog.

Since 2000, enrollment at America's roughly 3,000 for-profit colleges and universities has risen from 365,000 to 1.8 million. With revenues last year of $4.5 billion and half a million students, the University of Phoenix is one of many big players in the "proprietary education" market. Education Management Corporation operates Argosy University, Brown Mackie College, and other schools in thirty-two states, with a total enrollment of about 158,000; DeVry, in addition to its better-known technical schools, runs degree-granting universities with a total student body of 71,000; the Washington Post Company–owned Kaplan University has about 65,000 students, most of them studying online. These schools differ in many ways, but they have two traits in common: they mainly serve lower-income students, and they get the majority of their revenue from the federal government.[1]

Federal funding for higher education still follows the pattern set by the G.I. Bill, which Congress passed in 1944. The law's emphasis on "veteran's choice" meant that there were few restrictions on which institutions students could enroll in with government grants, and hundreds of proprietary schools—many transparently suspect—sprang up to take advantage of the policy. (Before this time, schools run to provide their owners or shareholders with profit had been a rarity.) Student choice remained the model for subsequent legislation that established the current financial-aid regimes (administered under Title IV of the Higher Education Act), and for most purposes federal education policy distinguishes institutions on the basis of accreditation, not profit model. Currently, proprietary institutions educate about one in ten American college students while taking in nearly a quarter of all Title IV funding—$4 billion in Pell Grants and $20 billion in guaranteed loans in 2009.

All this government funding is notable because enrolling at for-profit colleges turns out to be a terrible deal for most students. Almost three fifths drop out without a degree within a year, and virtually all take on debt to help pay for their education. They default on their loans at about twice the rate of students at public colleges and universities and three times the rate of students at private ones. Those who graduate often wind up in low-paying jobs, doing tasks with minimal connection to their degrees.

Last summer, Senator Tom Harkin initiated hearings on proprietary schools, and the Government Accountability Office delivered a damning report on the industry's recruitment policies. The GAO sent undercover investigators to apply for admission to fifteen for-profit colleges, Phoenix among them, and found that all fifteen made "deceptive or otherwise questionable statements." Applicants were encouraged to falsify their federal financial-aid forms and pressured to sign enrollment contracts on the spot. Admissions counselors misled applicants about costs, time commitment, and graduation rates, and overstated salary potential for graduates. One common sleight of hand was to calculate a program's duration on the basis of year-round study while calculating annual tuition on the basis of a nine-month academic year.

But if for-profits have been unscrupulous, the federal government has remained an enthusiastic partner in their growth. In his very first speech before Congress as president, Barack Obama declared that by 2020 America would once again lead the world in the percentage of adults with college degrees. Obama has restated this intention in every major education speech he's made since then.[2]

About 40 percent of American adults have degrees today; Russia has the world's highest rate at 54 percent. Beating Russia means producing an additional 40,000,000 college graduates over the next decade. There has been little explanation of why the bachelor's de-

[1] *In Phoenix's case 88 percent, which is about the industry average.*

[2] *During the recent debt-ceiling crisis, Obama showed a willingness to cut almost every government social program—Medicare, Social Security, unemployment insurance. The one exception was Pell Grants. The chief aim of the compromise struck with Republicans in the House and Senate, according to the administration, was "to protect crucial investments like aid to college students."*

gree, for most of its existence one credential among many, should be the default pathway to success, but again and again our leaders have pointed to it as an intrinsic good. "I'm absolutely committed," Obama said in a speech at the University of Texas at Austin last August, "to making sure that here in America nobody is denied a college education, nobody is denied a chance to pursue their dreams, nobody is denied a chance to make the most of their lives." Obama's target might prove impossible to meet, but if it is going to happen it will mean educating a lot more students at schools like Phoenix.

Eighty-seven million Americans live within ten miles of one of the University of Phoenix's nearly 200 campuses. Mine, in Jersey City, comprises the first and fifth floors of an office building beside the PATH train's Newport Station, right across the river from lower Manhattan. The walkways up from the train platform are lined with advertisements showing the Phoenix logo and the slogan A BETTER FUTURE LIES AHEAD.[3]

When I arrived to register for classes early last fall, an admissions counselor named Vaneka Livan met me in the first-floor student center. I'd spoken to Vaneka over the phone a few weeks earlier, telling her that I worked for a nonprofit publishing foundation (which was, strictly speaking, true) and that I was looking to get my college degree (which was not: I'd gotten a B.A. ten years before). She'd urged me to come by the campus to meet with her. Had I called Vaneka a month sooner, she would have been in line to earn a commission for signing me up, but Phoenix had just suspended its incentive program, after the Obama Administration stepped up enforcement of a long-standing ban on linking recruiter compensation to enrollment numbers.[4] Nonetheless, she called me about a half dozen times in the days after our first conversation with reminders of our appointment, directions to campus, and general encouragements, carefully toeing the line between persistence and aggression.[5]

In person, Vaneka greeted me with what seemed to be genuine warmth and enthusiasm. (Her demeanor was shared by nearly all the Phoenix employees I met over the following months, many of whom are themselves graduates of the school and thus among its success stories.) She led me to a small conference room off the student center, where we went through the steps of becoming a Phoenix. Students typically take courses one at time, and each course has five four-hour class sessions, which are held once a week. Most courses are three credits, so a student starting with no college experience and continuing without breaks can earn the 120 credits necessary for a bachelor's degree in just under four years. (At current rates, those 120 credits will cost about $48,000, a bargain compared with the average private institution, where four years of college will run more than $100,000,[6] but significantly more than public universities' average of $30,420.) Because each class meets only five times, Vaneka explained, any student who misses two sessions will automatically fail. She stressed that no refunds could be given.

"One day you'll be leaving work and it's going to be snowing and freezing cold," she said to me, her eyes widening sympathetically. "And you're going to want to just go home instead of getting on that train to class, even though you've already missed a class and going home means failing that course." She let the seriousness of the dilemma set in. "If I call you on that day, what should I say to you to get you on that train?"

There was an odd intimacy to the question.

"I guess you should remind me why my education is important."

"And why is that? Why is it important to *you*?"

I gave her what seemed the most sensible response—"Because I want a better job with better pay"—but this answer clearly didn't satisfy Vaneka.

"Is that going to get you on the train?"

I thought of the posters in the PATH station.

"Because I want a better future," I said. "Because I owe it to myself."

Vaneka nodded and wrote the words down carefully.

There seemed to be a new understanding between us as we sat together in front of the computer, completing my application. A brief informational video about responsible borrowing explained the difference between grants and loans and noted that the latter needed to be paid back even if I never earned my degree. Vaneka asked whether I was a military veteran or a member of a federally recognized American Indian tribe, which would entitle me to additional government money. I gave the name of my high school and my graduating class, which was the entirety of the application's academic portion. No transcript was required, and Phoenix never contacted my high school to confirm the information I gave them.

John Sperling founded Phoenix to educate working adults who were completing degrees already started elsewhere; entering students needed to be at least twenty-three years old and have at least two years of work experience. But these standards were gradually relaxed until any student with a high school diploma or equivalency could enter. Today, many students begin having never taken a college-level class.

Phoenix does a particularly poor job serving such students: while its stated 31 percent overall graduation rate is no cause for pride, its first-time-student graduation rate is an embarrassing 12 percent. This has become a real problem since the federal government now mandates, under new rules established by the Obama Education Department, that schools publicize to prospective students the percentage of freshmen who receive degrees within six years. With this in mind, Phoenix recently instituted a first-year "general education" sequence for all students who come to the school with fewer than twenty-four credits. The program consists of eight courses, most

[3] *For-profits allocate an enormous proportion of their revenue—about one third—to advertising, another thing that distinguishes them from not-for-profit schools.*

[4] *In 2009 Phoenix paid $78.5 million to settle a federal whistleblower lawsuit that challenged its recruiting practices. In August of this year the Justice Department announced that it was pursuing a similar suit against Education Management Corporation.*

[5] *According to the GAO report, one prospective student was called more than 180 times in one month.*

[6] *At such schools, of course, the typical Phoenix student would be eligible for substantial in-house financial aid, of which Phoenix and its ilk offer none.*

given over to what might charitably be called "life skills," rather than traditional college subjects.

When Vaneka asked whether I had credits to transfer from another school, I told her that I was trying college for the first time, and she explained that I would be enrolling in this first-year sequence.

Near the end of the application process, we arrived at a page labeled "recommendations," with spaces in which to provide contact information. It occurred to me that getting a reference letter would mean enlisting an accomplice in my deception.

"I can just pick anyone?" I asked Vaneka.

"Anyone you think would be interested in getting a college degree."

They were asking for referrals.

Dr. U.'s disquisition on goals notwithstanding, the purpose of our mandatory three-week orientation was, well, to orient us to the Phoenix system, which meant learning our way around the university's online interface. The key to Phoenix's profit model, like those at so many large corporations, is scalability. Economies of scale allow for-profits to spend considerably less per student on instruction than conventional universities—an average of $3,069, compared with $7,534 for public universities and $15,215 for private ones—which in turn allows them to spend a healthy portion of each student's tuition on advertising while passing on the rest as shareholder profit.

In practice, this means that Phoenix's courses are designed by a corporate development team, which works to ensure uniformity across the system. Course facilitators are fungible, the courses structured so that there is little difference between taking one online or "on ground." Tests submitted through the website may never be seen, let alone graded, by the person you encounter each week in the classroom. Many of the other responsibilities of teaching have been taken out of the instructors' hands. For example, all papers must be run through Phoenix's proprietary plagiarism checker—which generates an originality score based on the paper's similarity to published works—*prior* to submission. As the website explains, "You'll have the chance to revise your paper before submitting it to your instructor, avoiding any unnecessary awkward situations."

Vaneka had told us that the orientation should be taken seriously, that it was possible to fail it, but it turned out that none of us need have worried. The only real requirement was to show up. Ty, Rob, Junior, and I were all passed through UNIV 101 to GEN 195: Foundations of University Studies, our first credit-bearing course at Phoenix. We were joined there by sixteen other students, whose orientation had been led by Dr. Linda Price, who was also the facilitator of GEN 195. The other students ranged in age from their early twenties to their forties. Most had children.

Mike had taken a job with the city right out of high school, back in the Eighties. He'd put in enough years to start collecting his pension, and he planned to start a second career. "In the old days," he said, "you could get a good job with a high school diploma, but it's not really that way anymore."

Wilson was just out of the Army. His English wasn't good, and he seemed terrified to be speaking in front of a full classroom, even as he told us about serving tours in Iraq and Afghanistan. The Army was paying for him to get an education, he said. It would be a waste not to take advantage of that.

Ebony had dropped out of high school to start a modeling career. When that didn't pan out, she got her GED and a job as a receptionist at a financial firm, but the place closed during the downturn, so now she was back in school.

Paul was into graphic design, Web stuff. He'd gotten a certificate right across Journal Square, at the Chubb Institute, but he wanted to run his own company, and he'd come to Phoenix for a business degree.

Maria was the only person in the room dressed for an office job. She told us that she'd put her daughter through college, and now it was her turn.

John was doing social work. "Helping at-risk kids, kids that put themselves on the wrong road. I'm trying to keep them out of prison. You've got to have the degree to get your license, though."

"Well, I guess we're in competition," Jackie said. "I work with the people who are already in prison. Drug counseling. Drugs, you know? It's a terrible thing what they do to a person's life. I already have my CASAC,[7] but for a lot of jobs you need the bachelor's. Anyway, it's recession-proof. People are always going to be taking drugs, messing up, getting themselves in trouble. But it's been a long time since I've been in a classroom, if you want to know the truth, so I'm pretty nervous about it."

"What about you, Flow?" Dr. Price asked the young woman sitting across from me.

"I'm Flow," Flow said.

"Do you want to add anything else about yourself?"

Flow smiled uneasily.

"Not really."

Taken together, my classmates confirmed a generally agreed-upon fact about proprietary schools: they serve a population that struggles with conventional education. To critics like Senator Harkin, this means that for-profits take advantage of those in the worst position to identify a scam, and those who can least afford to be taken in by one. But to the schools' defenders, it means that they offer opportunities to those whom the rest of American higher education has served poorly—or shut out entirely. At the time of Harkin's hearings, the *New York Times* reported that hundreds of students from for-profit colleges were marching outside the Capitol in T-shirts that read MY EDUCATION. MY JOB. MY CHOICE. Jesse Jackson and other civil rights leaders contacted Education Secretary Arne Duncan to object to proposed "gainful employment" rules, which would measure graduates' income against their debt load and disqualify from funding schools whose ratios are out of line. Jackson worried that the rules would harm lower-income and minority students. Former Clinton special counsel Lanny Davis, now employed by a for-profit education trade group, went a step further, suggesting that singling out proprietary schools had "the uncomfortable look and feel of disparate class and racial treatment."

Seventeen of the twenty students in my class were black or Hispanic;

[7] *Credentialed Alcoholism and Substance Abuse Counselor certificate, pronounced, by Jackie at least, "kay sack."*

everyone seemed uncomfortable in the classroom. Some, like Jackie, claimed to have overcome this discomfort because the jobs they wanted required a degree, but most seemed drawn by less concrete forces.

Once we were all introduced, Dr. Price told us about the course we were beginning. Where orientation had been a kind of flyover of subjects like time management and goal setting, GEN 195 would really get down and dirty with these things. The first chapter of our textbook, *Your College Experience*, was entitled "Exploring Your Purpose for Attending College," and that's where we would begin. It seemed strange to me that a credit-bearing college course should be dedicated to telling students why they should go to college, but the entire first-year sequence turns out to be an almost surreal riff on the socialization process of higher education, where secondary characteristics of college graduates become the actual subjects of the courses. Having read in *Your College Experience* that graduates have better health outcomes, students could look forward a few weeks down the line to tackling topics like "optimal body weight" and "the rewards of physical fitness" in SCI 163: Elements of Health and Wellness. Having discovered that college graduates are more responsible borrowers, students could look forward to FP 120: Essentials of Personal Finance, in which we would come to "recognize the advantages and disadvantages of credit cards." To call this material "remedial" would imply that such information would usually be considered part of a pre-college curriculum in the first place. Instead, it is emblematic of the basic confusion of correlation and causation that animates our obsessive drive to increase graduation rates. Because college graduates exhibit a collection of socially beneficial traits, we have come to believe that the development of these traits is college's primary purpose. Even more dubiously, we have come to believe that merely handing out degrees will disseminate these benefits.

"College is the primary way in which people achieve 'upward social mobility,'" Dr. Price read from the text. "Receiving a college degree helps 'level the playing field' for everyone. A college degree can minimize or eliminate differences due to background, race, ethnicity, family income level, national origin, immigration status, family lineage, and personal connections.

"It used to be there were lots of good jobs you could get without a college degree," she added a bit more directly. "Those jobs don't exist anymore."

"Excuse me," a voice called out from the back for the room. "I have to disagree here."

"Why is that, Ebony?" Dr. Price asked.

"See, I'm the kind of girl who can talk my way into anything. When I started my job, I was just answering phones. But I told them, You need me here. I got to the point where I was making more than $40,000, and I was only twenty-five years old."

"Well, all right, Ebony," Dr. Price said. "But you're here, right? So you recognize that there's something that you want that you can't get without a college degree. Why don't we talk a bit more about our *purpose*? Let's talk about what motivates us to be here. What's going to keep us coming in even when it's hard to do? What is going to keep you at it?"

She was asking the same question Vaneka had been asking me a few weeks before: What is your personal stake in all this?

"I want to do it for my kids," Wilson said. Four or five others nodded at this.

"I've already done a lot for my kids," said Maria. "I want to do this for *myself*."

"What about you, Jackie?" Dr. Price asked.

Jackie was quiet for a moment.

"I've got this cousin, you know? She's real sick with cancer, dying. She's the most honest, caring person I ever met. I go to visit her, and I think of all the stuff I've messed up in life, all the trouble I've gotten myself into. Messing around with drugs and making bad choices. I should be in prison, you know? I should be dead. I'd give anything to be the one there in the hospital bed instead of her. She should have all these years left of her life. I don't deserve to have them. But that's not up to me, you know? The only thing I can do is try to make something of these years I've got that she doesn't have. So I think about her."

"Okay," said Dr. Price. "Thank you, Jackie. It sounds like you'll have some real motivation. What about you, Flow?"

Flow shook her head.

"I'm just trying to keep my parents off my back."

Later, Flow gave me a somewhat different version of why she wound up at Phoenix. She wanted to be a cartoonist, she said, and she'd been taking some multimedia classes at Essex County College. There was a girl there, and Flow fell pretty hard for her. "I was crazy in love," Flow said. But it didn't work out. "My heart was broken," she said. "I lost a lot of motivation to do stuff. I stopped going to school and I was just around the house a lot. My parents were bugging. So I went online and looked at some different places, just sort of curious about it. And then this guy from Phoenix called up, Rafael, and he started talking to me about it. I didn't think much about it, but then he kept calling, a bunch of times, and kept talking to me."

Flow smiled at me.

"I started having these dreams. I dreamt about what school would be like. I dreamt about what kind of girls would be there. And in my dreams, everything looked real nice. And I don't know, I tried to ignore it, but I kept having these dreams. And then Rafael called again. Man, he called *a lot* of times. And I told him, Sure, I'd give it a try."

Four straight hours in any classroom will get tedious, but four hours in a classroom engaged in the recursive process of discussing motivation, goal-setting, and the other skills needed to survive four hours in the classroom is particularly numbing. The students in GEN 195 could have been forgiven for coming to believe about college what they had likely already felt about high school, which is that it was a thing to be endured, not incidentally but essentially, that endurance was the quality being tested and cultivated. And to some extent, they would be right. Even more than critical thinking or time management, what the white-collar economy requires from most workers is the ability to spend the bulk of their waking hours completing tasks of no inherent importance or interest to them, to show up every day, and to not complain overmuch about it.

Most of my classmates were working full-time, tending to families at home, doing their coursework where they could, and once a week going to class from six to ten at night. Entirely absent from those classes was any sense that learning could be exciting, or even valuable for its own sake, and absent this sense only the strongest-willed could stick with such a schedule for four years.

The strain became clear in our third week, when we went over the midterm exam. The test was multiple choice, open-book, untimed, and *fair.* Dr. Price had gone to great lengths to emphasize this last point. "I get student evaluations after each class, and the one thing everyone says is that the tests may be tough, but they're *fair.*" She went so far as to print out these student evaluations and pass them around the room while we reviewed. It was an oddly defensive gesture, especially since she'd had nothing to do with the design of the exam, which would be taken that year by tens of thousands of GEN 195 students taught by thousands of facilitators in forty states.

The test was made available on the course's website after the end of our second class and was due before the beginning of our third. Beforehand, we were given a study guide that listed the exact pages in the reading from which the questions would be taken. Typical questions included: "College is important today because: a) New technologies are changing the workplace; b) It provides earning power; c) It prepares citizens for leadership roles; d) All of the above." As soon as we submitted the exam it was graded and the score was posted back to us.

The results were demoralizing.

"How did everyone feel about how it went?" Dr. Price asked. "Did everyone think it was fair?"

"It was harder than I thought it would be," Rob said. "I guess I didn't really leave myself enough time to do it."

"I didn't do good," Wilson said. "I need to study more. To work more."

"I studied a lot for this test," said Jackie, defensively.

"And how did you do?"

"Terrible. I did terrible. I feel very disappointed."

"But did you all agree it was fair?"

The room was quiet. Naturally, this emphasis on fairness, that students had no one but themselves to blame, made the feeling of failure all the more acute. So, too, did all the time spent in the previous two weeks enumerating the advantages of a college degree, and the insupportable lot of those without one, since this test suggested that the goal might be out of reach.

Assuming our class was statistically representative, one or two of the nineteen people who were in the room with me that day will eventually earn a degree. Four or five will default on their student loans. It may be that most of the others will be little worse off for their time at Phoenix. The hopes they expressed—to make their children proud, to prove their own worth to themselves, to redeem past mistakes, to have a better life—will be redirected elsewhere. Perhaps it will come to seem strange to them that sitting in a classroom—something they nearly universally admitted that they'd never before enjoyed in their lives—had briefly held such promise.

Those one or two who get degrees and otherwise would have been shut out of the system may justify the cost of letting schools like Phoenix occupy such a prominent place in our educational landscape. What isn't clear is how many Americans understand that this is the bargain we've signed up for: throwing enormous resources at places like Phoenix so that they can graduate one or two out of every twenty entering freshmen.

When it comes to degree attainment, we spent much of the last century picking low-hanging fruit—increasing educational access for women, minorities, immigrants, and lower-income students who had been kept out of college for arbitrary and unjust reasons. We now do an excellent job making sure that everyone has access to higher education, continuing to lead the world by a wide margin in the percentage of high school graduates who spend some time in college. If we've fallen behind in awarding degrees, it's because we also lead the world, again by a wide margin, in the percentage of college students who drop out.

If the system fails these students, it does so in many cases long before they step into a college classroom.

Less than a quarter of New York's public high school graduates are deemed college-ready.[8] The administrators of the ACT exam estimate that about half of America's high school graduates are prepared for college-level reading. Charged with raising their graduation rates, institutions like Phoenix can either raise admissions standards, thereby cutting off access to the most vulnerable students, or lower curricular standards, making their degree worth even less than it is now.

Seen in this light, it might be more troubling if the college dropout rate were negligible, as that would suggest we weren't taking enough risks getting students to college or weren't challenging them once they got there. Conversely, one way to ensure that no one who belongs in college gets denied the opportunity is to give everyone a spot and see who sinks and who swims. In fact, this is more or less what we do now, and our dropout rates are as much a reflection of this fact as anything else.

America's higher-education system has many legitimate problems, but one problem not of its making is that we expect it to fix an endless array of complicated social problems. In *The Academic Revolution*, sociologists Christopher Jencks and David Riesman caution against the assumption that because the poor underperform on tests, those tests are "unfair" to the poor. "Life is unfair to the poor. Tests merely measure the results." If you make them tell us otherwise, all you've done is made a bad test.

I was reminded of this on our last day of class, when we went over our final exam. The mood was roughly the same as it had been when we'd gone over our midterms.

"Did people feel better this time?" Dr. Price asked.

"Not really," Jackie said.

"But did you think the test was *fair*?"

People seemed less convinced this time. What they knew was that they had done everything they had been told to do. They had sat through all the classes and finished all the homework, and now they expected results.

Suppose we were able to reach Obama's goal—or even the College Board's slightly less ambitious goal of 55 percent degree attainment by 2025—simply by improving retention numbers, converting some chunk of the approximately 500,000 students who drop out of college each year into graduates. That would still leave 45 percent of the adult population without college degrees. The outlook for that 45 percent—the "forgotten half," as some social scientists call them—is unremittingly grim. In the past forty years, the country's labor market has grown by more than 60 million jobs, but the number of jobs held by people with no postsecondary education actually decreased.

A report published this year by Harvard's Graduate School of Education suggests that the chief factor holding this population back is precisely the "college for all" mentality. The authors of the report advocate directing resources to occupational certificates and other non-degree-based programs that prepare students for "middle skill" jobs—electricians, police officers, construction managers, health-care workers—jobs that are difficult or impossible to outsource. These jobs require more than a high school diploma but something less than—or *other* than—a college degree. Such training has been a prime casualty of the Obama Administration's degree obsession: the president's proposed 2012 budget will increase overall education spending but cut funding for vocational and technical schools by 20 percent. Meanwhile, more and more students are pursuing master's and other graduate degrees to distinguish themselves from typical college graduates, resulting in what some have called a "credentials race."

The Harvard report recommends that America follow the model of Northern and Western European countries that have robust apprenticeship and non-degree programs. Some of these countries, like Germany, move students out of degree tracks at a young age, cutting off the prospect of college for many. But other countries, like Finland and Denmark, maintain student choice. Many students opt for vocational training because they aren't told that college is the only ticket to success. These countries feel no need to pretend that everyone can be a college student, since they have already committed to taking care of both the winners and the losers in society. Nor is it a coincidence that Russia—the country with the highest degree attainment, the country Obama would like us to spend the next ten years chasing after—is also one of the few developed countries with an income disparity comparable to that of the United States.

A few months after our course ended I gave Flow a call to see how her education was coming. She'd stuck with it, she said, and she was now taking her fifth class, on using social media. She was halfway through the first-year sequence. Six other students had made it with her through the first semester.

"Each class," she said, "it seems like we lose one or two people. The work is hard, but, you know, I'm still getting through it, I guess."

Flow mentioned that Jackie was among the people still studying with her. When I spoke with Jackie, she seemed a bit more upbeat about the process.

"It's hard," she said, "but I'm getting better at it. My grades aren't great, but when I started, I hadn't been in a classroom for twenty-five years, so I think I'm doing pretty good." She was trying to get some credit for the work she'd done toward her CASAC, which would knock almost a year off her studies. "But you know how it is. They tell you to get the CASAC, so you get the CASAC. Then they say you need the bachelor's, so you go get that. Probably when I'm done with this, they'll say I need a master's."

I asked her if she thought it would be worth all the work—all the time and money—in the end.

"Oh, definitely," she said. "When I get my degree, it's going to be a whole different ball game." ■

[8] *There is one sector of American higher education with even worse graduation numbers than for-profit schools: public two-year colleges. These schools share an essential feature with most for-profits, which is open admission. All New York City high school graduates, for example, are guaranteed admission in one of City University's associate's degree programs; 75 percent do remedial work when they get there.*